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TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

Application Number	09/543,938
Filing Date	April 6, 2000
First Named Inventor	Dushyant Sharma
Group Art Unit	2771
Examiner Name	
Attorney Docket Number	39440/199992

Total Number of Pages in this Submission

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Amendment/Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Petition Routing Slip PTO/SB/69) and Accompanying Petition	<input type="checkbox"/> Proprietary Information
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Additional Enclosure(s) (Please identify below)
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Terminal Disclaimer	Form PTO 1449 (2 sheets) 64 publications
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Small Entity Statement	
	<input type="checkbox"/> Request for Refund	
	Remarks	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Or Individual Name	James J. Ewing, IV, Reg. No.30,630 Kilpatrick Stockton LLP	Customer Number 23370
Signature		23370 PATENT TRADEMARK OFFICE
Date	11/1/00	

Certificate of Mailing

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Director for Patents, Washington, D.C. 20231 on this date:

DECEMBER 7, 2000

Typed or printed name

Angela M. Rossi

Signature	Angela M. Rossi	Date	DECEMBER 7, 2000
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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /EA/

AP/2161

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Free Application of:

Dushyant Sharma

Serial No.: 09/543,938

Filed: April 6, 2000

For: ELECTRONIC BILL
PRESENTMENT AND PAYMENT)
SYSTEMS AND PROCESSES)

Group Art Unit:

Examiner:

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Assistant Director for Patents
Washington, D.C. 20231

Attorney Docket No. 39440/199992

Date: DECEMBER 7, 2000

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant identifies the documents listed on the modified form PTO-1449 accompanying this submission. Copies of these materials are enclosed.

Remarks

Applicant does not concede that the identified materials constitute prior art within the meaning of the United States patent laws. Applicant files this paper pursuant to 37 C.F.R. (b)(3), before the mailing of an office action on the merits, and believe that no fee is due in connection with this filing. However, the Assistant Director is authorized to debit Deposit Account No. 11-0855 for any such fee due should Applicant's belief be mistaken.

U.S. Serial No. 09/543,938
Filed: April 6, 21000
INFORMATION DISCLOSURE STATEMENT



Respectfully submitted,

A handwritten signature in black ink, appearing to read "James L. Ewing, IV".

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Reg. No. 30,630

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06/23/2008